IN RE:

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Case No. _____

Case 07-19033 Doc 1 Filed 10/15/07 Entered 10/15/07 19:47:31 Desc Main Document Page 1 of 34 United States Bankruptcy Court Northern District of Illinois

Le	Lewis, Lisa C.	Chapter 7
	Debtor(s)	•
	DISCLOSURE OF COMP	ENSATION OF ATTORNEY FOR DEBTOR
1.		rtify that I am the attorney for the above-named debtor(s) and that compensation paid to me within to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	\$\$1,800.00
	Prior to the filing of this statement I have received	\$\$
	Balance Due	\$\$
2.	2. The source of the compensation paid to me was: Debtor	Other (specify):
3.	3. The source of compensation to be paid to me is: \square Debtor \square	Other (specify):
4.	4. I have not agreed to share the above-disclosed compensation v	with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with together with a list of the names of the people sharing in the compensation.	a person or persons who are not members or associates of my law firm. A copy of the agreement, ompensation, is attached.
5.	5. In return for the above-disclosed fee, I have agreed to render legal s	service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advib. b. Preparation and filing of any petition, schedules, statement of c. Representation of the debtor at the meeting of creditors and code. d. Representation of the debtor in adversary proceedings and oth e. [Other provisions as needed] 	onfirmation hearing, and any adjourned hearings thereof;
6.	6. By agreement with the debtor(s), the above disclosed fee does not i	nclude the following services:
	proceeding.	CERTIFICATION or arrangement for payment to me for representation of the debtor(s) in this bankruptcy Scott Marsik
-	October 15, 2007 /s/ J. Date	Signature of Attorney

J. Scott Marsik Attorney At Law

Name of Law Firm

Case 07-19033 Doc 1 Filed 10/15/07 Entered 10/15/07 19:47:31 Desc Main Document Page 2 of 34 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy
Address:	petition preparer is not an individual, state
	the Social Security number of the officer,
	principal, responsible person, or partner of the bankruptcy petition preparer.)
	(Required by 11 U.S.C. § 110.)
X	-
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	

We), the debtor(s), affirm that I (we) have received and read this notice.

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Lewis, Lisa C.	X /s/ Lisa C. Lewis	10/15/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Official Form 22A (Chapter 7) (04/07) In re: Lewis, Lisa C. Debtor(s) Case Number:

Case 07-19033

Doc 1

(If known)

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Do	cur	ner	nt .	

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According to the calculations required by this statement:

☐ The presumption arises

▼ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

		Part I. EXCLUSION F	OR DIS	ABLED VET	ERANS		
4	Decla	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
1	Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).						
		Part II. CALCULATION OF MONTH	LY INCO	ME FOR § 7	707(b)(7)	EXCLUSIO	N
	Marit	al/filing status. Check the box that applies and complete					
		Unmarried. Complete only Column A ("Debtor's Incor					
	b. 🗌	Married, not filing jointly, with declaration of separate ho spouse and I are legally separated under applicable non of evading the requirements of § 707(b)(2)(A) of the Bar 3-11.	n-bankruptcy l	law or my spouse a	and I are living	g apart other than f	or the purpose
2		Married, not filing jointly, without the declaration of separation ("Debtor's Income") and Column B (Spouse's Income	e) for Lines	3-11.		•	
		Married, filing jointly. Complete both Column A ("Debte					ı
		ures must reflect average monthly income received from				Column A	Column B
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Debtor's Income	Spouse's Income
3	Gros	s wages, salary, tips, bonuses, overtime, commission	s.			\$	\$
	the di	ne from the operation of a business, profession or far fference in the appropriate column(s) of Line 4. Do not en de any part of the business expenses entered Line b a	iter a number	less than zero. Do			
4	a.	Gross receipts	\$				
	b.	Ordinary and necessary business expenses	\$				
	C.	Business income	Subtract Lin	ne b from Line a		\$	\$
	appro	and other real property income. Subtract Line b from Lipriate column(s) of Line 5. Do not enter a number less thating expenses entered on Line b as a deduction in Pa	an zero. Do r				
5	a.	Gross receipts	\$				
	b.	Ordinary and necessary operating expenses	\$				
	C.	Rent and other real property income	Subtract Lin	ne b from Line a		\$	\$
6	Intere	est, dividends, and royalties.				\$	\$
7	Pens	ion and retirement income.				\$	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.				\$	\$	
9	you co Socia	nployment compensation. Enter the amount in the appropriate that unemployment compensation received by you I Security Act, do not list the amount of such compensation in the space below:	i or your spou	use was a benefit u	ınder the		
		employment compensation claimed to a benefit under the Social Security Act Debtor \$		Spouse \$			

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Official	Form 2	Document Page 5 of 3 (Chapter 7) (04/07) - Cont.	34				
10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.						
10	a.		\$				
	b.		\$				
	Tota	al and enter on Line 10		\$	\$		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).				\$		
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.						
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION						
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number enter the result.				\$		

	Part III. APPLICATION OF § 707(B)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					
14	Applicable median family income. Enter the median family income for to (This information is available by family size at www.usdoj.gov/ust/ or from the or		hold size.			
	a. Enter debtor's state of residence: Illinois b. Er	nter debtor's household size: _	1	\$	43,436.00	
	Application of Section707(b)(7). Check the applicable box and proceed	as directed.				
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption do at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14.	Complete the remaining parts	of this statemen	ıt.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	Enter the amount from Line 12.	\$			
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$			

		Part V. CALCULATION OF DEDUCTION	S ALLOWED UNDER	§ 707(b)(2)			
		Subpart A: Deductions under Standards of	the Internal Revenue S	ervice (IRS)			
19	"Tot	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income leve (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
20A	Utilit	cal Standards: housing and utilities; non-mortgage experies Standards; non-mortgage expenses for the applicable county and v.usdoj.gov/ust/ or from the clerk of the bankruptcy court).			\$		
	IRS at <u>w</u> Pay	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.					
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$				
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$				
	c.	Net mortgage/rental expense	Subtract Line b from Line a		\$		
21	20B	cal Standards: housing and utilities; adjustment. If you condoes not accurately compute the allowance to which you are entitled arr any additional amount to which you contend you are entitled, and so w:	under the IRS Housing and Util	ities Standards,	\$		

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Official Form 22A (Chapter 7) (04/07) - Cont.

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.				
22		1 2 or more.			
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
		Il Standards: transportation ownership/lease expense; Veh you claim an ownership/lease expense. (You may not claim an ownersles.)			
	1	2 or more.			
23	www. for an	, in Line a below, the amount of the IRS Transportation Standards, Own usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line by debts secured by Vehicle 1, as stated in Line 42; subtract Line b from nter an amount less than zero.	the total of the Average Monthly Payments		
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$		
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	
25	state,	r Necessary Expenses: taxes. Enter the total average monthly ex and local taxes, other than real estate and sales taxes, such as income ity taxes, and Medicare taxes. Do not include real estate or sales taxes.	taxes, self employment taxes, social	\$	
26	dedu	er Necessary Expenses: mandatory payroll deductions. Ente ctions that are required for your employment, such as mandatory retirem Do not include discretionary amounts, such as non-mandatory 40°	ent contributions, union dues, and uniform	\$	
27	Othe	r Necessary Expenses: life insurance. Enter average monthly pance for yourself. Do not include premiums for insurance on your deport insurance.	remiums that you actually pay for term life	\$	
28	Othe pay p	er Necessary Expenses: court-ordered payments. Enter the to ursuant to court order, such as spousal or child support payments. Do nations included in Line 44.		\$	
29	child educa	r Necessary Expenses: education for employment or for a l. Enter the total monthly amount that you actually expend for education ation that is required for a physically or mentally challenged dependent our services is available.	that is a condition of employment and for	\$	
30		er Necessary Expenses: childcare. Enter the average monthly am		\$	
31	Othe care	er Necessary Expenses: health care. Enter the average monthly a expenses that are not reimbursed by insurance or paid by a health saving hisurance or health savings accounts listed in Line 34.	amount that you actually expend on health	\$	
32	pay fo waitin	er Necessary Expenses: telecommunication services. Enter to relecommunication services other than your basic home telephone se g, caller id, special long distance, or internet service — to the extent needependents. Do not include any amount previously deducted.	rvice — such as cell phones, pagers, call	\$	
33					

Official Form 22A (Chapter 7) (04/07) - Cont.

		Subpart B: Additi Note: Do not include a		ductions under § you have listed in Li			
		th Insurance, Disability Insurance, and aly amounts that you actually pay for yourself, y				erage	
	a.	Health Insurance		\$			
34	b.	Disability Insurance		\$			
	c.	Health Savings Account		\$			
				Total: Add Lines a, b a	nd c	\$	
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.						
36	safety	ection against family violence. Enter any of your family under the Family Violence Prevexpenses is required to be kept confidential by	ention and Services A				
37	for Ho	e energy costs. Enter the average monthly busing and Utilities, that you actually expend for mentation demonstrating that the additional	r home energy costs. '	ou must provide your	case trustee with		
38	actual childre	cation expenses for dependent childre lly incur, not to exceed \$137.50 per child, in pro en less than 18 years of age. You must provious int claimed is reasonable and necessary and	oviding elementary and de your case trustee t	d secondary education fowith documentation de	r your dependent monstrating that t	the \$	
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.						
40		inued charitable contributions. Enter the ial instruments to a charitable organization as			the form of cash o	r \$	
41	Total	Additional Expense Deductions unde	er § 707(b). Enter the	total of Lines 34 through	ı 40	\$	
		Subpart (C: Deductions fo	r Debt Payment			
	own, I Avera follow	re payments on secured claims. For ear ist the name of the creditor, identify the proper ge Monthly Payment is the total of all amounts ing the filing of the bankruptcy case, divided by ed by the mortgage. If necessary, list additional	ty securing the debt, a contractually due to e 7 60. Mortgage debts s	nd state the Average Mo ach Secured Creditor in hould include payments	nthly Payment. The the 60 months	e	
42		Name of Creditor	Property Securing th	e Debt	60-month Average Pmt		
	a.				\$	1	
	b.				\$	1	
	C.				\$	1	
				Total: Ad	d lines a, b and c.	\$	
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
43		Name of Creditor	Property Securing th	e Debt	1/60th of the Cure Amount		
	a.				\$	4	
	b.				\$	-	
	C.			T-4-1 A 1	\$ d lines a b and a	 	
				l otal: Ad	d lines a, b and c.	\$	
44		nents on priority claims. Enter the total ares), divided by 60.	mount of all priority cla	ims (including priority chi	ld support and alin	nony \$	

53

54

55

	1	pter 13 administrative expenses. If you are eligible to file a case, multiply the amount in Line a by the amount in Line b, and enter the results.	1 7 1	
	a.	Projected average monthly Chapter 13 plan payment.	\$	
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	х	
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$
46	Tota	Il Deductions for Debt Payment. Enter the total of Lines 42 throu	igh 45.	\$
		Subpart D: Total Deductions Allo	wed under § 707(b)(2)	
47	Tota	I of all deductions allowed under § 707(b)(2). Enter the total	of Lines 33, 41, and 46.	\$
		Part VI. DETERMINATION OF § 70	07(b)(2) PRESUMPTION	
48	Ente	Part VI. DETERMINATION OF § 70 er the amount from Line 18 (Current monthly income for §		\$
48			707(b)(2))	\$
_	Ente	er the amount from Line 18 (Current monthly income for §	707(b)(2)) d under § 707(b)(2))	
49	Ente	er the amount from Line 18 (Current monthly income for § er the amount from Line 47 (Total of all deductions allowed the third disposable income under § 707(b)(2). Subtract Line 49 from the disposable income under § 707(b)(2). Multiply the amount disposable income under § 707(b)(2).	707(b)(2)) d under § 707(b)(2)) om Line 48 and enter the result.	\$
49	Mon 60-n resul	er the amount from Line 18 (Current monthly income for § er the amount from Line 47 (Total of all deductions allowed the third disposable income under § 707(b)(2). Subtract Line 49 from the disposable income under § 707(b)(2). Multiply the amount disposable income under § 707(b)(2).	707(b)(2)) d under § 707(b)(2)) om Line 48 and enter the result. unt in Line 50 by the number 60 and enter the	\$
49	Mon 60-n resul	er the amount from Line 18 (Current monthly income for § er the amount from Line 47 (Total of all deductions allowed the third disposable income under § 707(b)(2). Subtract Line 49 from the disposable income under § 707(b)(2). Multiply the amount to	707(b)(2)) d under § 707(b)(2)) om Line 48 and enter the result. unt in Line 50 by the number 60 and enter the occeed as directed. "The presumption does not arise" at the top of	\$ \$

Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.

Secondary presumption determination. Check the applicable box and proceed as directed.

Enter the amount of your total non-priority unsecured debt.

page 1 of this statement, and complete the verification in Part VIII.

	the top of page 1 of this statement, and complete the verification in 1 art viii. Tou may also complete 1 art viii.							
	Part VII. ADDITIONAL EXPENSE CLAIMS							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the hyou and your family and that you contend should be an additional deduction from your current monthly income under § 70 necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each it expenses.							
		Expense Description	Monthly Amount					
56	a.		\$					
	b.		\$					
	C.		\$					
		Total: Add Lines a, b and c	\$					

The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 though

☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of

☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at

\$

\$

	Part VIII. VERIFICATION				
	I declare under penalty of perjury that sign.)	the information provided in this statement is true and correct. (If this a joint case, both debtors must			
57	Date: October 15, 2007	Signature: /s/ Lisa C. Lewis (Debtor)			
	Date:	Signature:(Joint Debtor, if any)			

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(Official Form 1) (04/07)	Document	Page 9 of 34	15/07 19.47.3. 1	1 Desc Main
	tes Bankruptcy Co n District of Illinoi	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle Lewis, Lisa C.	e):	Name of Joint Debto	or (Spouse) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			ed by the Joint Debtor in aiden, and trade names):	
Last four digits of Soc. Sec. No./Complete EIN or othe than one, state all): 1171	r Tax I.D. No. (if more	Last four digits of So than one, state all):	oc. Sec. No./Complete E	EIN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & 2 336 Village Road	Zip Code):	Street Address of Jo	int Debtor (No. & Street	t, City, State & Zip Code):
Willowbrook, IL	ZIPCODE 60527			ZIPCODE
County of Residence or of the Principal Place of Busin DuPage	ess:	County of Residence	e or of the Principal Plac	ee of Business:
Mailing Address of Debtor (if different from street add	dress)	Mailing Address of	Joint Debtor (if differen	t from street address):
Г	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor (if diff		ove):		ZIFCODE
				ZIPCODE
Type of Debtor (Form of Organization)	Nature of Bu (Check one			nkruptcy Code Under Which n is Filed (Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank	e as defined in 11	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts
	Tax-Exempt (Check box, if ap □ Debtor is a tax-exempt of Title 26 of the United So Internal Revenue Code).	pplicable.) organization under tates Code (the	Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily personal, family, or hold purpose."	U.S.C. business debts. ed by an
Filing Fee (Check one box)			Chapter 11 D	ebtors:
✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to i attach signed application for the court's consideratio is unable to pay fee except in installments. Rule 100 3A.	n certifying that the debtor	Debtor is not a sn Check if:	nall business debtor as d	ed in 11 U.S.C. § 101(51D). efined in 11 U.S.C. § 101(51D). ted debts owed to non-insiders or
Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration			led with this petition	epetition from one or more classes of 1126(b).
Statistical/Administrative Information Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is on funds available for distribution to unsecured cred	excluded and administrative			ACE IS FOR COURT USE ONLY
The state of the s	5,001- 10,001- 25,00 10,000 25,000 50,00		Over 0,000	
	00,000 to			
	00,000 to			

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

of the petition.

Case 07-19033 Filed 10/15/07 Entered 10/15/07 19:47:31 Doc 1 Desc Main Official Form 1) (04/07 FORM B1, Page 3 Document Page 11 of 34 Name of Debtor(s): Voluntary Petition Lewis, Lisa C. (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor [If petitioner is an individual whose debts are primarily consumer debts in a foreign proceeding, and that I am authorized to file this petition. and has chosen to file under Chapter 7] I am aware that I may proceed (Check only one box.) under chapter 7, 11, 12 or 13 of title 11, United State Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Χ X /s/ Lisa C. Lewis Signature of Foreign Representative Signature of Debtor Lisa C. Lewis Х Printed Name of Foreign Representative Signature of Joint Debtor 1(708) 565-7615 Date Telephone Number (If not represented by attorney) October 15, 2007 Signature of Attorney Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition X /s/ J. Scott Marsik preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), J. Scott Marsik Illinois 110(h) and 342(b); 3) if rules or guidelines have been promulgated Printed Name of Attorney for Debtor(s) pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services J. Scott Marsik Attorney At Law chargeable by bankruptcy petition preparers, I have given the debtor Firm Name notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that 4112 N. Cass Avenue section. Official Form 19B is attached. Westmont, IL 60559 Printed Name and title, if any, of Bankruptcy Petition Preparer 1(630) 971-3600 Social Security Number (If the bankruptcy petition preparer is not an individual, state the Telephone Number Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) October 15, 2007 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signat	ure of Authorized In	ndividual	
Printed	l Name of Authoriz	ed Individual	
Title o	f Authorized Individ	dual	

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-19033 Official Form 1, Exhibit D (10/06)

Doc 1

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Lewis, Lisa C.		Chapter 7
·	Debtor(s)	1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Lisa C. Lewis

Date: October 15, 2007

Case 07-19033 Official Form 6 - Summary (10/06)

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Northern District of Illinois

IN RE:		Case No.
Lewis, Lisa C.		Chapter 7
·	5.1()	

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 39,730.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 38,500.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,117.99
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,040.00
	TOTAL	12	\$ 39,730.00	\$ 38,500.00	

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Case 07-19033 Doc 1 Official Form 6 - Statistical Summary (10/06)

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Northern District of Illinois

IN RE:		Case No
Lewis, Lisa C.		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,117.99
Average Expenses (from Schedule J, Line 18)	\$ 1,040.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 38,500.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 38,500.00

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IN RE Lewis, Lisa C.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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CURRENT VALUE OF UNDERSTANDING INTEREST IN	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S	H W	DEBTOR'S INTEREST IN PROPERTY WITHOUT	AMOUNT OF SECURED

(Report also on Summary of Schedules)

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IN RE Lewis, Lisa C.

Case No. _

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		100.00
2.	Checking, savings or other financial		Checking account ant Mid America Bank		100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Credit Union Savings	W	30.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		3 rooms older furniture and furnishings		750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Retirement Account at Albertsons 401k Plan	W	37,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			

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__ Case No. __

IN RE Lewis, Lisa C.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. Other liquidated debts owing debtor including tax refunds. Give	X			
19.	particulars. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Chevrolet Impala Automobile 150,000 miles	W	1,750.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
I	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ	[AL	39,730.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Case No. _

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	100.00	100.00
Checking account ant Mid America Bank	735 ILCS 5 §12-1001(b)	100.00	100.00
3 rooms older furniture and furnishings	735 ILCS 5 §12-1001(b)	750.00	750.00
Retirement Account at Albertsons 401k Plan	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	37,000.00	37,000.00
2000 Chevrolet Impala Automobile 150,000 miles	735 ILCS 5 §12-1001(c)	1,750.00	1,750.00

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Case No.

IN RE Lewis, Lisa C.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
A GGOVINE NO			VALUE \$					
ACCOUNT NO.	1							
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.	-							
			VALUE \$					
			·	L Sut	tot	al		
0 continuation sheets attached			(Total of th	is p	oage	e)	\$	\$
		T)	Ise only on last page of the completed Schedule D. Report		Tot			
		, -	the Summary of Schedules, and if applicable, on the Si Summary of Certain Liabilities and Relate	tatis	stic	al	\$	¢
			Summary of Certain Liabilities and Relate	uь	ata	.)	Φ	\$

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Case No.

IN RE Lewis, Lisa C.

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. 0 continuation sheets attached

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Case No.

Summary of Certain Liabilities and Related Data.)

IN RE Lewis, Lisa C.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS CLAIM (See Instructions Above.) SUBJECT TO SETOFF, SO STATE X 2006-2007 Credit card debt ACCOUNT NO. 4231-3220-1019-6708 **Action Card** P. O. Box 99 Newark, NJ 07101-0099 1,200.00 ACCOUNT NO. 4791-0600-0965-6637 2006-2007 Credit Card Debt X **Aspire Payment Processing** P. O. Box 23077 Columbus, GA 31902 5,500.00 X 2006-2007 Credit card debt ACCOUNT NO. 4319-0410-2930-6059 **Bank Of America** P. O. Box 37271 Baltimore, MD 21297-3271 1,500.00 2006-2007 Credit card debt X ACCOUNT NO. 5291-0713-1670-0499 Capital One P. O. Box 60024 City Of Industry, CA 91716-0024 0.00 Subtotal 1 continuation sheets attached 8.200.00 (Total of this page) Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

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IN RE Lewis, Lisa C.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266-8410-7575-1428		Н	2006-2007 Credit card debt		Х	Ħ	
Chase Bank Cardmember Service P. O. Box 15298 Wilmington, DE 19886-5153							750.00
ACCOUNT NO. 6011-0078-8066-6978		Н	2006-2007 Credit card debt		Х		
Discover Card Services P. O. Box 30395 Salt Lake City, UT 84130-0395							9,750.00
ACCOUNT NO. 4146-8200-0290-7770		Н	2006-2007 Credit card debt		Х	H	0,1 00.00
Emerge P. O. Box 105555 Atlanta, GA 30348							4,500.00
ACCOUNT NO. 5480-4300-0297-5461		Н	2006-2007 Credit card debt		Х	H	4,500.00
UFCW Platinum Master Card P. O. Box 88000 Baltimore, MD 21288-0001							2,800.00
ACCOUNT NO. 4266-8410-7025-2893		Н	2006-2007 Credit card debt		Х		2,000.00
United Milage Plus P. O. Box 15298 Wilmington, DE 19850-5298							5,300.00
ACCOUNT NO. 4748-7290-0007-2499		Н	2006-2007 Credit card debt		Х	H	0,000.00
Upfront Rewards P. O. Box 888377 Grand Rapids, MI 49588-8377							
						\square	7,200.00
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attached to				Sub			\$ 30,300.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als atis	Γota o o stica	al n	\$ 38,500.00

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Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	Debtor's Marital Status DEPENDENTS OF DEBTOR AND SPOUSE			SE		
Single		RELATIONSHIP(S): Daughter				AGE(S): 12
EMPLOYMENT:		DEBTOR			SPOUSE	
Occupation Name of Employer How long employed Address of Employer	Sales Clerk Albertson's 50 East Ogde Westmont, III					
	gross wages, sa	r projected monthly income at time case filed) lary, and commissions (prorate if not paid mont	hly)	\$ \$ \$_	DEBTOR 1,993.33 1,993.33	\$ \$
4. LESS PAYROL a. Payroll taxes a b. Insurance c. Union dues d. Other (specify)	nd Social Secur	ity		\$ \$ \$ \$ \$	372.67 463.67 39.00	\$ \$ \$ \$
5. SUBTOTAL OF				\$	875.34	·
8. Income from rea 9. Interest and divid 10. Alimony, maint that of dependents 11. Social Security (Specify) 12. Pension or retir 13. Other monthly	from operation of a property dends senance or suppositisted above or other government income income	of business or profession or farm (attach detailed	r's use or	\$ \$ \$		\$ \$
14. SUBTOTAL O 15. AVERAGE M		HROUGH 13 COME (Add amounts shown on lines 6 and 14)		\$ \$	1,117.99	\$ \$
		ONTHLY INCOME : (Combine column totals for the transfer of the state	From line 15;		\$	1,117.99 edules and, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	e any payment	s made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	150.00
a. Are real estate taxes included? Yes No _<	Ψ	100.00
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	
c. Telephone	\$	100.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	450.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	60.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	ž —	90.00
d. Auto	\$ —	80.00
e. Other	— • —	
12. Taxes (not deducted from wages or included in home mortgage payments)	•	
(Specify)	\$	
(Specify)	—	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	\$	
b. Other	\$ ——	
o. Guior	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,040.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,117.99
b. Average monthly expenses from Line 18 above	\$	1,040.00
c. Monthly net income (a. minus b.)	\$	77.99

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______14 sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date: October 15, 2007	Signature: /s/ Lisa C. Lewis Lisa C. Lewis	Debto
Date:	Signature:	
Dutc.	Signature.	(Joint Debtor, if any
DECLARATION AND S	SIGNATURE OF NON-ATTORNEY BANKRUPTCY	PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	e debtor with a copy of this document and the notices and delines have been promulgated pursuant to 11 U.S.C. So given the debtor notice of the maximum amount before	ed in 11 U.S.C. § 110; (2) I prepared this document for d information required under 11 U.S.C. §§ 110(b), 110(h) § 110(h) setting a maximum fee for services chargeable by preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, If the bankruptcy petition preparer responsible person, or partner who	is not an individual, state the name, title (if any), add	Social Security No. (Required by 11 U.S.C. § 110.) lress, and social security number of the officer, principal
Address		
Signature of Bankruptcy Petition Prepare	r	Date
Names and Social Security numbers is not an individual:	of all other individuals who prepared or assisted in prepa	aring this document, unless the bankruptcy petition prepared
If more than one person prepared th	is document, attach additional signed sheets conforming	g to the appropriate Official Form for each person.
A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §		deral Rules of Bankruptcy Procedure may result in fines or
DECLARATION UN	NDER PENALTY OF PERJURY ON BEHALF O	F CORPORATION OR PARTNERSHIP
I, the	(the president or other	officer or an authorized agent of the corporation or a
(corporation or partnership) nam	_ sheets (total shown on summary page plus 1),	f perjury that I have read the foregoing summary and and that they are true and correct to the best of my
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor
[An individual cionin	g on behalf of a partnership or corporation must in	

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. DECLARATION CONCERNING DEBTOR'S SCHEDULES

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Lewis, Lisa C.	Chapter 7
Debtor	(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

20.000.00 2006 Income was \$20,000.00 2005 income was \$17,500.00

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	· · · · · · · · · · · · · · · · · · ·			
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
4. Su	its and administrative proceedings, executions, garnishments and attachments			
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
5. Re	possessions, foreclosures and returns			
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
6. As	signments and receiverships			
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)			
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or bot spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
7. Gi	fts			
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
8. Lo	sses			
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
9. Pa	yments related to debt counseling or bankruptcy			
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.			

NAME AND ADDRESS OF PAYEE J. Scott Marsik **Attorney At Law** 4112 N. Cass Avenue Westmont, IL 60559

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 9/01/2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,800.00

10. Other transfers

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None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

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a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 15, 2007	Signature /s/ Lisa C. Lewis	
	of Debtor	Lisa C. Lewis
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Page 32 of 34 Document **United States Bankruptcy Court**

Northern District of Illinois

IN RE: Case No. Lewis, Lisa C. Chapter 7 Debtor(s) CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION I have filed a schedule of assets and liabilities which includes debts secured by property of the estate. I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease. I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease: Property will Debt will be Property is be redeemed reaffirmed Property will claimed as pursuant to 11 pursuant to 11 Creditor's Name be Surrendered U.S.C. § 722 Û.S.C. § 524(c) Description of Secured Property exempt None Lease will be assumed pursuant to 11 U.S.C. § Description of Leased Property Lessor's Name 362(h)(1)(A) 10/15/2007 /s/ Lisa C. Lewis Lisa C. Lewis Debtor Joint Debtor (if applicable) Date DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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	VERIFICATION OF CREDITOR MATRI	IV.
	Debtor(s)	•
Lewis, Lisa C.		Chapter 7
IN RE:		Case No

Number	of Creditors	10
	OF CIECINOIS	- 11

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: October 15, 2007	/s/ Lisa C. Lewis	
	Debtor	
	Joint Debtor	

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Lewis, Lisa C. 336 Village Road Willowbrook, IL 60527 Document Page 34 of 34 United Milage Plus P. O. Box 15298 Wilmington, DE 19850-5298

J. Scott Marsik Attorney At Law 4112 N. Cass Avenue Westmont, IL 60559 Upfront Rewards P. O. Box 888377 Grand Rapids, MI 49588-8377

Action Card P. O. Box 99 Newark, NJ 07101-0099

Aspire Payment Processing P. O. Box 23077 Columbus, GA 31902

Bank Of America P. O. Box 37271 Baltimore, MD 21297-3271

Capital One P. O. Box 60024 City Of Industry, CA 91716-0024

Chase Bank Cardmember Service P. O. Box 15298 Wilmington, DE 19886-5153

Discover Card Services P. O. Box 30395 Salt Lake City, UT 84130-0395

Emerge P. O. Box 105555 Atlanta, GA 30348

UFCW Platinum Master Card P. O. Box 88000 Baltimore, MD 21288-0001